

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re the application of:	)	Confirmation No.: 7614
MARCH, Albert	)	
	)	Group Art Unit: 3628
Serial No.: 09/874,042	)	
	)	Examiner: Jennifer LIVERSEDGE
Filed: June 6, 2001	)	
	)	Attorney Docket: 11346-008
For: SYSTEM AND METHOD FOR	)	
TRANSFERRING FUNDS	)	
	)	Customer No. 1059

Commissioner for Patents  
Washington, D.C. 20231  
U.S.A.

Dear Sir:

**AMENDMENT & RESPONSE TO OFFICE ACTION**

In response to the Office Action mailed September 19, 2006, please amend the above-identified application as follows:

**Amendments to the claims** are reflected in the listing of claims which begins on page 2 of this response.

**Remarks/Arguments** begin on page 7 of this response.